



Order Filed on April 12, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Antonio R. Espinosa, Esq.  
Andril & Espinosa, LLC.  
534 Westfield Avenue  
Elizabeth, New Jersey 07208  
(908) 558-0100  
andespbk@gmail.com

In Re:

LUIS NAVARRO  
and  
AIDA NAVARRO

Case No.: 17-12075 (RG)

Chapter 13

Hearing Date: 4/4/2018

Judge: Rosemary Gambardella

**ORDER APPROVING LOAN MODIFICATION**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: April 12, 2018**

A handwritten signature in cursive script, reading "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

THIS MATTER having come before the Court upon the Debtors' Notice of Motion for an Order approving a loan modification agreement, and the Court having examined the evidence presented, and for good cause shown, it is hereby

ORDERED, as follows:

1. The Court hereby authorizes Secured Creditor and the Debtor(s), to enter into a loan modification.
2. The loan modification agreement between the Secured Creditor and the Debtor, attached as an Exhibit to the Debtor's Motion, is approved.
3. In the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, Secured Creditor shall amend the arrearage portion of its Proof of Claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification.
4. The Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of loan modification and all money that would otherwise be paid to secured creditor, be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the secured creditor that the modification was not consummated.
5. In the event the modification is not consummated, the secured creditor shall notify the Trustee and debtors' attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to secured creditor.
6. In the event the Proof of Claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the provision of the confirmed plan.

7. Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.
8. With respect to any post-petition orders, claims for post-petition mortgage arrears, and orders for creditor's attorney's fees which are being capitalized into the loan, secured creditor will amend any and all post-petition orders or claims within 30 days after completion of the loan modification.
9. Communication and/or negotiations between Debtors and mortgagees/mortgage servicers about the loan modification, and the recording of the loan modification, shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against other in any subsequent litigation.